

## **POLICY: INSURANCE REQUIREMENTS OF PROVIDERS**

**POLICY STATEMENT:** It is the policy of the Bureau of Developmental Disabilities Services (BDDS) that a Provider shall secure and keep in force, insurance coverage covering the Provider for any and all claims of any nature which may in any manner arise out of or result from the Provider's services to an Individual.

### **DETAILED POLICY STATEMENT**

1. A Provider shall secure and keep in force, insurance coverage covering the Provider for any and all claims of any nature which may in any manner arise out of or result from the Provider's services to an Individual, including:
  - a. commercial general liability;
  - b. personal injury;
  - c. loss of life;
  - d. property damage; and
  - e. motor vehicle liability if transporting Individuals.
2. Liability limits for all insurance coverage shall include at minimum:
  - a. \$700,000 per person; and
  - b. \$5,000,000 per occurrence.
3. A Provider shall secure and keep in force Workers Compensation coverage meeting all statutory requirements of IC 22-3-2.
4. A Provider shall provide proof of insurance coverage identified in this policy by tendering to FSSA upon request a certificate of insurance:
  - a. when requesting approval to provide services; and
  - b. anytime thereafter, upon the request of FSSA.

### **DEFINITIONS**

"BDDS" means bureau of developmental disabilities services as created under IC 12-11-1.1-1.

"FSSA" means Indiana Family and Social Services Administration, established per IC 12-8-1-1, which works with Indiana's families, children, senior citizens, people with disabilities and people with mental illness, providing services to promote self-sufficiency, independence, health and safety.

## **REFERENCES**

IC 12-8-8-4

IC 12-9-2-3

IC 12-11-1.1-1

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Approved by: Julia Holloway, DDRS Director